

BeingWell®

SPRING 2000

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timely tips

Get in Gear

Come spring, active folks have their minds on sports. In the batting cage or on your bike, it's important to wear the right protective gear. The National Safety Council reminds all sport participants to ...

- **Wear a helmet.** Helmets have been proven to reduce the risk of serious head injury. To be effective, they must fit securely, and biking and in-line skating helmets must be buckled. Bike-related head injuries could be reduced by 85 percent if all cyclists wore helmets.
- **Wear protective eyewear.** The National Society to Prevent Blindness estimates that eyeguards can cut the severity and frequency of eye injuries by 90 percent. Sports goggles with unbreakable frames and glasses with lenses made of 3-millimeter-thick polycarbonate are recommended for all sports.
- **Wear a mouthguard.** Anyone participating in a contact sport (like football, soccer, or rugby) should try to save a tooth or two by wearing a mouthguard. It will protect your teeth and gums—and that's something to smile about.

osteoporosis news

Go for the Greens

A LARGE-SCALE, 10-year study of women's health conducted by the Harvard School of Public Health discovered a link between vitamin K and stronger bones. The study also found that women who got the most vitamin K in their diets reduced their risk of hip fractures. And most of the women in the study got their vitamin K from lettuce.

According to the study, "Women who consumed lettuce one or more times per day had a significant 45 percent lower risk of hip fracture than women who consumed lettuce one or fewer times per week." Consumption of about 109 micrograms of vitamin K a day was needed to provide noticeable fracture protection.

It turns out that it's not difficult to get that much vitamin K. One cup of iceberg lettuce, the most popular green in the study, provides 145 micrograms

of vitamin K. Broccoli, spinach, cabbage, and other greens like kale and romaine lettuce provide similar amounts. Remember, the darker the green, the more nutrients will come your way.

Though this study considered women only, men need to work on bone strength too. Everyone should try for at least 1,000 milligrams of calcium daily. And don't forget to eat plenty of greens!

Note: If you take a blood-thinning medication, such as warfarin, talk to your doctor before increasing your vitamin K intake.



Drug Interactions: Your Medicines, Your Food

As your doctor or pharmacist may have told you, some medications can have undesirable interactions with other drugs. This is true for both prescription and over-the-counter drugs. But are you aware that the foods and beverages that you take with a drug can have a strong effect on how it works?

The main impact is on how your body absorbs the medication. Some foods slow absorption of a drug and delay its effectiveness. Other foods may bind with chemicals in the drug and provide you with a diminished dose. And some foods, like grapefruit juice, can dangerously raise blood levels of certain drugs.

Whenever you receive a new prescription, make a

point of asking about the foods or beverages you can take it with. Remember that herbal supplements can also interact with medications. It's important to let your doctor know if you are using them.

Tips on Taking Your Medicine

- A full glass of plain water is the best thing to chase down your pills, unless your doctor says otherwise.
- Don't take your vitamin and mineral supplements at the same time that you take medication. They can bind together and lessen the effect of the supplement or drug.
- Cool is better than hot. Taking medicine with hot drinks may diminish the effectiveness of the drug.

Do You Have Other Health Insurance?

If you do, that health plan is probably your primary plan.

Other Health Insurance (OHI) is any non-TRICARE health insurance available to you or other members of your family. If you have other health insurance in addition to your TRICARE coverage, your other insurance is your primary health plan. Federal law requires that the TRICARE program pay for services only after your other insurance is used. The only exception is when the other insurance is Medicaid.

Other Health Insurance does not include “supplemental policies.” These are health benefit plans especially designed to supplement TRICARE Standard benefits. They generally pay most or all remaining costs after TRICARE Standard has paid its share of the cost of covered health care services and supplies.

Family Members

If any member of your family has other health care insurance, you must fill out a Statement of Other Health Insurance (OHI) form. TRICARE Prime members should have filled this out when they enrolled. It is your responsibility to notify Foundation Health Federal Services (FHFS) of your



other insurance, along with the names of family members who are covered. If you have not updated your OHI information or have added new coverage, please call or visit your local TRICARE Service Center, or call FHFS at: (800) 982-0032 (Northwest region); (800) 406-2832 (Southwest region); (800) 242-6788 (California, Hawaii, Alaska).

If you have other health insurance, submit your medical bill(s) to the other health insurance first. After they have processed your claim(s), attach a copy of the other health insurance’s explanation of benefits to a claim form and submit it to TRICARE.

TRICARE Standard beneficiary’s also need to let FHFS know if they or any eligible family members have other health insurance.

pharmacy update

Traveling and Your Prescriptions

Your vacation is planned. You are all packed, you have your tickets in hand and your neighbors will water your plants and collect your mail. You’re all set, right? While you probably remembered to pack your prescription medicine, did you make sure it won’t run out while you are traveling?

The National Mail Order Pharmacy (NMOP) program is a great way to make sure you have enough medicine to last through your trip. (Remember, if you are traveling and need to refill a prescription, you will probably have to pay for it yourself and file a claim when you get home.) Available to all TRICARE beneficiaries (except those with Other Health Insurance with a pharmacy benefit), you can get up to a 90-day supply when you order your prescriptions through the NMOP program. Prescriptions for active duty family members are only \$4 for a 90-day supply, and retirees and their family members only pay \$8. Since the NMOP program can only fill new prescriptions, ask your doctor to write you a new prescription for a 90-day supply with three refills before you leave. You may refill your prescription by mail, over the Internet (www.merck-medco.com) or by phone (800) 903-4680. For even more convenience, you can also have your prescription sent to a temporary address. For more information about the NMOP program, or to obtain an order form, call (800) 903-4680.

TRICARE News Briefs

- **The daily cost for a military hospital stay for active duty and retired officers, and for active duty and retired family members has increased from \$10.45 to \$10.85 as of October 1, 1999.**

- **With TRICARE Prime, when getting mammograms or pap smears as part of your Clinical Preventive Services you can schedule your yearly exam up to 30 days before the yearly date of last year’s exam.**

- **If you have TRICARE Prime, you do not have a copayment for well-child services; however, if you use TRICARE Standard, you will pay the usual cost-share as listed under the TRICARE Standard Preventive Services benefit.**



Free Health Care Information For You and Your Family!

If you've ever been up at night with a crying child, you know that feeling of uncertainty: Is it strep throat? What if it's the flu? Could that really be chickenpox? Lucky for you, as a military family member, free health care information is just a phone call away!

Twenty-four hours a day, the Health Care Information Line offers an AudioHealth Library® with more than 500 recorded health topics. Simply dial **(800) 611-2883** and press 1 to get to the AudioHealth Library®. For a complete list of topics pick up a HCIL brochure at your nearest TRICARE Service Center or visit the online listing at www.hcil-online.com/tricare-pacific.

The Health Care Information Line also allows you to speak with a nurse, 24 hours a day, seven days a week. While the HCIL nurses do not take the place of your provider, nor provide an authorization to get civilian health care, they can give you helpful health advice.

No health consumer information provided through the AudioHealth Library®, HCIL nurse or the HCIL Web page takes precedence over established Department of Defense or Military Department policies.

The Cancer-Fighter's Kitchen

Now that we understand the link between diet and cancer, the time has come to stock our cupboards wisely.

People have long suspected that what they ate had a big impact on their health. In recent years, considerable scientific evidence has begun to back that up. The link between heart disease and diet has been well established for decades. Now we're beginning to understand the link between diet and cancer.

Experts believe that a healthier diet, when combined with regular exercise,

might eliminate 30 percent to 40 percent of the 10 million new cancers diagnosed worldwide each year. Simply put, to fight cancer, eat more fruits, vegetables, and grains. Studies show that populations that eat a diet high in plant foods have lower rates of most types of cancer. In laboratory tests, a number of substances found in fruits, vegetables, and cereal grains interfere with the development of cancers.

Stocking Your Pantry for Good Health

Food: Vegetables (broccoli, carrots, cucumber, daikon, seaweed, watercress, eggplant)

Protects Against: Mouth, lung, colon, prostate, bladder, stomach, esophagus, and possibly other cancers

Protective Substance: Phytochemicals, antioxidants, fiber

Food: Fruit (papaya, mango, guava, banana, orange, lychee, pineapple, starfruit, passion fruit, pomegranate, avocado)

Protects Against: Mouth, lung, prostate, bladder, stomach, esophagus, and possibly other cancers

Protective Substance: Phytochemicals, antioxidants, fiber

Food: Fresh-water fish

Protects Against: Tumor growth

Protective Substance: Alpha-linolenic (omega-3) acids

Food: Starchy plant foods (grains, legumes, taro, potatoes)

Protects Against: Colorectal, stomach, and other cancers

Protective Substance: Phytochemicals, antioxidants, fiber

Important TRICARE numbers

General TRICARE information: (800) 242-6788

24 hour Health Care Finder: (800) 242-6788

Health Care Information Line: (800) 611-2883

Claims Customer Service: (800) 930-2929

DEERS: (800) 527-5602

National Mail Order Pharmacy: (800) 903-4680

How to Really *Talk* To Your Children

Talking with your child at any age can be difficult, but during adolescence—that awkward stage between puberty and adulthood—it can be especially frustrating. Here are some tips to help keep communication open between you and your child as they mature and grow:

When your child is older, you can communicate with words. Clearly tell your child what behavior you expect and why it is important. If you are unhappy about the behavior you see, tell your child how *you* feel. Begin your statements with the word “I.” For example, “I hate to come home from work and make dinner when dirty dishes are left all over the kitchen.” In understanding your point of view, your child is more likely to cooperate.

Communication with your older child may sound easier than communicating with your infant or toddler. Don’t be deceived. Your child may still be learning expression, and you may have to guess what the problem is. Use active listening when you’re having trouble understanding your child’s behavior. When you actively listen, you can make talking about problems easier. Start by asking questions

such as, “Do you want to talk about it?” or, “Can you tell me why you’re upset?” When you’re helping your child communicate, use “You” messages instead of “I” messages.

Your adolescent will especially benefit from the feelings of self-sufficiency this approach to problem solving gives.

In giving your child the freedom and trust to solve problems without you, your child learns his/her feelings are not only understood but respected as well. Your child also learns that you are available to help, if needed.

Whenever you’re together, you and your child are communicating, whether through words or actions. By learning the right skills, you can be sure your messages are clear. And you can teach your child to communicate clearly, too. Whether your child is a toddler or an adolescent, good communication is the best way to teach necessary skills, self-esteem, and discipline.

Information based on article from *Growth and Development Through Parenting* by Elizabeth Elmer © 1980, revised 1994, and *Talking Smart*, Prevent Child Abuse America, 1995; publisher: Prevent Child Abuse America, Chicago, Illinois.

TRICARE Prime Members See a Change in Their ID Cards

TRICARE Prime Automatic Re-Enrollment has created a change in the TRICARE Prime ID cards—no expiration date!

Now that Prime members are automatically re-enrolled, the expiration date has been removed from the new cards. This means that as long you are eligible and enrolled in TRICARE Prime, your new ID card will be valid.

Retirees and their family mem-

bers, survivors and eligible former spouses enrolled in Prime must continue to pay your annual enrollment fee to keep your TRICARE ID card valid and remain enrolled in TRICARE Prime.

If you have any questions about the new TRICARE Prime ID card or TRICARE Prime automatic re-enrollment, please call (800) 242-6788 or visit your nearest TRICARE Service Center.



It’s Your Skin. Wear It Well!

It’s not just a beach thing.

Sun exposure adds up day after day. It happens whenever you’re in the sun: gardening, sailing, fishing, hiking—just walking to and from your car.

Everyone is at risk for skin cancer, whatever their skin color, and everyone needs protection from the sun. Listed below are actions you can take to reduce your risk of skin cancer:

- Limit sun exposure between the hours of 10 a.m and 4 p.m.
- Cover up! When in the sun, wear clothing to protect as much skin as possible.
- Use a sunscreen with a Sun Protection Factor (SPF) of 15 or higher every day.
- Use more caution if you’re taking prescription drugs; some can greatly increase your skin’s sensitivity to UV radiation.

For more information about skin cancer, call the American Cancer Society toll free at (800) ACS-2345.

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What to Expect

Regular prenatal visits make for healthier babies (and moms).

If you're pregnant for the first time, you probably have lots of questions about prenatal care. What happens at all those clinic visits? Let's clear up some of the mystery.

Generally, prenatal visits are scheduled once every four weeks for the first seven months (28 weeks) of pregnancy. During months seven through nine (28 to 36 weeks), a visit every two weeks is the norm. In the last month of pregnancy, it's common to see your provider weekly. If you have a medical condition or risk that needs watching, you may need more frequent checkups.

The First Prenatal Visit

It's important to visit your provider as soon as you think you're pregnant. Crucial stages in fetal development occur in the first 10 weeks after conception. That's when the brain, spinal cord, heart, and other major organs

start to develop. If you need to take any special health measures, the sooner you get started the better.

If you're seeing a new provider, he or she will take a complete medical history. You will also be asked about previous pregnancies and your family medical history. Then your provider will perform a complete physical examination, including an internal pelvic exam.

There is a variety of laboratory tests to check—among other things, your blood type, immunity to certain diseases, and exposure to sexually transmitted diseases. All of these tests serve to identify problems and provide a baseline picture of your health at the start of pregnancy.

You will undoubtedly have many questions at this first visit. Ask them! Now is the time to establish a pattern of good communication with your provider. During the first visit, your due date will be determined and your schedule of exams will be set.

- **Weeks 9-12:** The next visits are usually much shorter than the first. Your provider will check your blood pressure and weight and analyze a urine sample. The provider will measure your abdomen to check the fetus's growth and position and listen to the fetal heartbeat. Your lab results will be back, and the provider will determine whether you should have any additional tests.

- **Weeks 17-20:** During this time a sonogram (ultrasound) is usually done.

- **Weeks 24-28:** This visit may be a bit longer. The test for gestational diabetes, a condition experienced by about 5 percent of pregnant woman, takes an hour.

- **Weeks 26-30:** Roll up your sleeve for more blood tests (hemoglobin or hematocrit) to check for anemia.

- **Weeks 35-37:** The provider may take a beta strep culture to make sure the birth canal is germ free.

Remember, keeping up with your prenatal care increases the odds that your pregnancy—and your baby—will be as healthy as possible.

Diet Checklist: Are You Getting Enough?

Pregnant women need to eat enough of the following foods every day to ensure healthy fetal development: dairy products for calcium (1,000 milligrams) and vitamin D (10 micrograms); fortified cereals for folic acid (600 to 800 milligrams); beef or spinach for iron (36 milligrams); and fruits and vegetables for vitamin A (1,300 RE) and vitamin C (80 milligrams). Ask your doctor if taking a multivitamin would be helpful.

The Emergency Room Is No Place for Kids

Accidents are the leading cause of serious injury to young children. Most of them don't have to happen.

Curious little ones find the world a fascinating place to explore. Colored pills look enticing. Matches can be fun to light. And pools are forever inviting. Until they're old enough, and until they're taught, kids just don't see the dangers.

Because most accidents occur in the summer, now is a good time to start protecting your children from the seven most common sources of accidental injury and death.

- **Falls.** Start by fall-proofing your home. Move furniture away from windows and install safety gates on windows and stairways. Don't leave babies alone on beds or changing tables. At the store, strap toddlers securely into grocery carts. Outside, look for playgrounds with safe surfaces that soften landings, such as wood chips or mulch instead of asphalt or concrete. And keep an eye on your kids at all times.

- **Drowning.** Constant supervision is the watchword for a child who is in or near water (including bathtubs and wading pools). It takes only two minutes underwater for a child to lose consciousness and suffer brain damage. Most drownings occur in residential swimming pools.

- **Poisoning.** Keep toxic substances—like medications, antifreeze, and cleaning solutions—out of kids' reach. Guard all cupboards with child-proof locks and post a poison control center telephone number by the phone.

- **Burns and fires.** About 90 percent of fire-related deaths in children younger than 5 occur in homes without a functional smoke alarm. Smoke alarms should be on each floor of your home and checked every month to make sure they are properly functioning. Also beware of other causes of burns: Check bath water temperature before children



get in the tub, make sure little hands can't reach pot handles on the stove (turn the handles inward), and take steps to ensure that wood stoves and fireplaces are off-limits.

- **Choking and strangulation.** Remove looped cords on window blinds and curtains, as well as drawstrings on young children's hoods—both have been known to cause strangulation. Crib mattresses should fit snugly, and crib slats should be no more than 2 3/8 inches apart. Be sure to inspect all toys for small, removable parts that could cause choking. Keep grapes, cut-up hot dogs, popcorn, nuts, and other small, round foods away from toddlers.

- **Motor vehicle accidents.** Restrain your children in a car seat or seat belt every time you drive. Six out of 10 children fatally injured in car accidents were

not wearing seat belts. It's estimated that half of them would still be alive if they had been properly restrained. The back seat is the safest and recommended seating position. Children 12 and younger should never sit in the front if the passenger seat is equipped with an air bag.

- **Firearms.** Teach your children to leave guns alone. If you have a gun, keep it unloaded in a locked area out of children's reach. Use trigger locks and other safety features. Store ammunition in a separate location.

Health Tip: The Consumer Product Safety Commission routinely issues recall notices about products that can potentially injure children. Visit the commission's Web site, www.cpsc.gov, and sign up to be automatically notified by e-mail when recalls are announced.

Military Medicine Offers High Quality Care

State-of-the-art care is available to you.

When you choose to receive your care from a military treatment facility (MTF) or military provider, you are choosing to receive high quality, state-of-the-art care. Military medicine is often on the cutting edge of new technology and research—and it's available to you through the TRICARE program.

Below are some highlights of what TRICARE and its military providers offer:

- **Telemedicine:** To reduce traveling time for those in remote locations, telemedicine brings patients and providers together through the latest information technologies. With such items as zoom-cameras and electronic stethoscopes, cardiologists and other specialists can do a complete exam, even if they are hundreds of miles away from their patient!

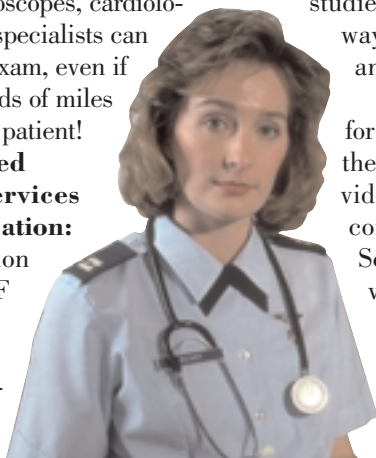
- **Specialized Treatment Services (STS) Certification:** This certification stamps an MTF with a "center of excellence" label. This certification is only

given to those MTFs who have performed large numbers of specialized surgical procedures with positive outcomes. The MTFs who have recently been awarded this STS status are: Naval Medical Center San Diego, David Grant Medical Center (Travis AFB), Wilford Hall Medical Center (Lackland AFB), and Brooke Army Medical Center (Fort Sam Houston).

- **Clinical Cancer Trials:** The Department of Defense partnered with the National Cancer Institute to allow TRICARE users access to the latest cancer therapies. Under this demonstration project, patients can have their treatment covered while they participate in research studies designed to find better ways to prevent, diagnose, and treat cancer.

Talk with your local MTF for more information about the care that they can provide for you. You can also contact your TRICARE Service Center (TSC) or visit the following Web sites for more information:

www.fhfs.com
www.tricare.osd.mil
www.defenselink.mil



What to Do When You Receive a Check In the Mail

Most of the time when you visit your doctor, you will pay your copayment or cost-share and not pay any additional fees. Sometimes, however, after a doctor's visit you might get a check in the mail along with your "Explanation of Benefits" (EOB). Even though the check is made out to you, your EOB will alert you that the funds need to be forwarded to your doctor.

This usually happens when you visit a doctor who does not "accept assignment." A doctor who does accept assignment agrees to accept what TRICARE allows as payment in full and will not bill you the difference between what he or she normally charges and what TRICARE allows. Doctors who accept assignment will file the claim for you. Doctors who do not accept assignment usually don't file claims for you.

When your doctor files your claim for you, request that he or she mark "accept assignment" on the claim form. That lets the TRICARE claims processor know that the check should be sent to the doctor, not you the patient.

Remember:

- Prime beneficiaries won't receive a check as long as they see their PCM or a network doctor because network doctors always file claims for TRICARE beneficiaries and accept what TRICARE allows as payment in full.
- TRICARE Standard beneficiaries won't receive a check as long as they visit a doctor who "accepts assignment" or who is a network doctor. Remember, even though there is no enrollment required for TRICARE Standard or Extra, as a Standard beneficiary, you can also visit network doctors.



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